

Prospecting

“The PROSPECTING SYSTEM”

“You MUST Master How to Prospect.”

-Hector LaMarque

The Prospecting System

What is Prospecting?

Prospecting is identifying people who you think will be good at our business and who would benefit from it. It is also identifying with those people. It is in essence, "Finding a person, to eventually give a presentation to." Every day we are constantly presented with prospecting opportunities. One of your first steps is to learn to recognize and take advantage of those opportunities. It's the most important thing you can do for your early success at Primerica.

One way you can recognize opportunities is to work within your warm market. Your warm market is made up of those people with whom you have some relationship. It can consist of not only people in your family or best friends, but also people at church, people at school or work — even someone you speak to regularly at your favorite fast food stop. At this point, don't worry about what you think their interest will be in Primerica. You won't know their interest until you ask them. We're looking for leaders. Often people who really make a difference in Primerica are people who seem outwardly to be doing fine but who, inside, are longing to make a change in their lives.

Another way to recognize prospecting opportunities is to learn to listen for clues in your everyday interactions with people. When you're at the bank or at the mall or even striking up a brief conversation with the postman, what do the people you're talking to say? Do they mention their work? Expenses? Desires? These are all prospecting opportunities.

As we have said, every week you have many, many prospecting opportunities. Now, you must learn to grasp them. To do this, you must be a good **listener** and a good **presenter**. SNSD Joe Ensor of Neptune City, NJ says "Presentation and not conversation equals communication." The best way to present the Opportunity to a prospect is to develop a one to two minute presentation that will create interest. Effective presentations are those that not only make your point but also elicit "yes" answers.

- ▶ **"Do you know anybody who would like to start their own business without the risk of losing their job or changing careers before they are successful?"**
- ▶ **"Do you know anybody who would like to earn \$12,000 or more per year by investing part-time hours?"**
- ▶ **"Would an extra \$1,000 a month make a difference to you?"**
- ▶ **"Have you ever considered a career change if the money was right?"**
- ▶ **"Do you keep your options open?"**

Devise two or three of these one-minute presentations. Once you have perfected your presentations, then make it your mission to prospect 10 people each day. This will go a long way toward helping you meet one of your immediate goals, which should be to advance through the system by recruiting between three and six people during your first weeks in the business. When you begin prospecting, you are going to be confronted with five facts that are true for everyone in any business.

Five Facts of Business

No matter what business you are in, the following five facts are as "laws of nature".

- Not everyone is going to buy.
- Not everyone is going to join you.
- You can't make them buy.
- You can't make them join.
- Business is a numbers game. There is value in numbers.

As you pursue your Primerica business, you've decided to do something with your time and energy that can change your life forever. Keep in mind the following advice...

- **Always Show up to meetings.** You will grow much faster if you show up. You will gain the credibility and knowledge that it takes to win.
- **Always bring people.** This business is dependent upon the law of large numbers. Not only are you going to have to come into contact with a lot of people to find recruits, you are going to be able to help a lot of people get what they want. That is going to enable you to accomplish your goals.
- **Always consistently be setting up appointments.** 1 hour in the field on a training appointment is worth 10 hours in the classroom. You must get your trainer in front of as many potential clients as fast as possible. Have a sense of urgency. By going on appointments you will learn how to become a competent field trainer yourself.
- **Become a client.** Practice what you preach.
- **Always be coachable.** You can save a lot of time and energy by taking advantage of the immense support system available to you through Primerica.
- **Learn to give an effective presentation to communicate the Opportunity.**

What Top Recruiters Look For

Building a Recruiting Mindset: **Desire. Dream. Envision. Lead.**

These are all imperatives. Primerica Representatives realize that they are architects — people who have vision and dream of building big — and then go after it!

It takes a special kind of person to lead. A leader dreams big and creates a vision that others believe in enough to follow. Primerica leaders realize the importance of introducing others to the business. They don't recruit to sell; they recruit to build. And they soon find that the bigger they build, the bigger they can dream — and no dream is too big at Primerica!

Top recruiters know what to look for: **Look for People with Vision and Ambition.** There are many people out there who are dissatisfied with their jobs. They're either afraid to dream, or beginning to doubt if their dreams will ever become realities. What they don't know yet is that Primerica is the vehicle for making their dreams come true.

Look for People Who Are Primerica Material: People who are at least 25 years old, married, have children, own a home, and earn at least \$25,000 annually make great Primerica builders. Look for People Like You. Talk to people you work with, associate with, and relate to. These people already know you and are more likely to identify with what you're telling them. Look for Long-Term Potential. Focus on people who are looking for an opportunity, who might be temporarily down on their luck, but are willing and able to work hard to get back on top — and ultimately become financially independent. These types of people stick around and have the potential to be your best leaders.

Look for Opportunities to Sell the Dream

Once you find people who have long-term potential and who are just looking for a chance to do something great with their lives tell them your story and how the Primerica dream and crusade helped you. Sell them on the dream of financial independence. Almost everyone has that dream. Be confident and enthusiastic, but don't be bothered by those who fail to see the opportunity in Primerica.

Just move forward and continue pursuing your dream. By doing this, they'll soon realize that you're going places they'd like to go too.

**Build It Wide • Build It Deep • Build It Wide and Deep
NO DREAM IS TOO BIG AT PRIMERICA!**

Referrals

You can't win in Primerica or in the sales business unless you master the art of getting and working referrals." -Art Williams

3 Basic Referral Systems:

1. New recruit's Natural market

By FAR the BEST. 90% of your sales and recruits should come from this system.

Step 1. Sell the opportunity.

Everyone needs extra income. Greatest extra income opportunity in America!

Step 2. Recruit the natural market.

New recruit's personal sale is the least important thing.

Don't let the new unlicensed recruit talk to his natural market.

If you become an expert in working referrals, you will never have to prospect, cold call or talk to a stranger.

Step 3. Text messages by recruits.

Qualify each referral into 2 groups: Best friends, 4 and 5 pointers

Step 4. 2 ways to contact the natural market

- Best friends: New recruit calls his best friend and sets up an appointment with 4 and 5 pointers.
- New recruit and leader use "go by system" to introduce leader to his natural market and set up appointments for later date.... If you don't have a scheduled appointment later, and if the prospect has time go ahead and have a full first interview....

Step 5. Remember — Field train "7 to 10 wide" and "4 deep"

The more sales and recruits you get, the more you LOCK IN the new recruit.

2. Friends of Happy clients

You should recruit a minimum of 25% to a maximum of 50% of your clients. Friends of a happy clients are great prospects. Qualify referrals (4 and 5 pointers) and find out as much as possible about the referrals.

ASK for Referrals...

"John, would you be **EMBARRASSED** to recommend my service to your closest friends if I could do the same for them?"

3. Prospecting with the "FORM" method.

Objectives: Warm up a cold market by turning strangers into friends.

How it works: It's simple.

When you meet someone new, talk to him or her about the FOUR THINGS THAT APPLY TO EVERYONE:

- Family • Occupation • Recreation • Money

2 advantages to the F.O.R.M. method:

- It's great for "breaking the ice" and getting to know people.
- It's great for "qualifying" people while you talk to them.

For example:

Recruiter: "Do you have a family, Joe?" Prospect: "Yes, I have two boys and one girl?"

THAT TELLS YOU: The prospect fits into the qualifying category, because he's married with a family and obviously older than 25.

Or

Recruiter: "Do you have a family, Joe?" Prospect: "No, I'm not married."

THAT TELLS YOU: To be cautious. This person has few responsibilities and may not be interested in extra income or a part-time opportunity.

Using the "friendship" concept... The idea behind the F.O.R.M. Method is meeting new people and making new friends. The best part about this method of recruiting is that it's natural. Instead of going around cold calling, you recruit by building friendships with the people you meet every day. It's the idea of RECRUITING AS A LIFESTYLE. It's easy, and it's enjoyable.

The Key: RECRUIT & PROSPECT 24 HOURS A DAY, WHEREVER YOU ARE

Prospect where you do business:

- At the supermarket
 - At the clothing store
 - At the dry cleaners
 - With service people (plumbers, etc.)
-
- **GET TO KNOW PEOPLE AS INDIVIDUALS.** NSD Larry Weidel says, "If you've made a friend in the last five years, or in the last year, or if you've EVER made a friend...THEN YOU KNOW HOW TO PROSPECT!"
 - **REALLY BE INTERESTED IN PEOPLE.** You'll make more friends in an afternoon by being interested in other people than you'll make in a year trying to get people interested in you.

The secret:

- Eye contact
- Shake hands
- Talk one-on-one
- Be sincere

The method:

Introduce yourself to someone you meet in the grocery store, hardware store etc. ("By the way, my name's John Smith.") Whenever you're in the neighborhood, stop by and say hello. Talk about what he's interested in and just get to know him. Build your relationship as a friend. (Whether the person is ever interested in our company or not, you can't have too many friends.) Once you get to know the person on a FIRST NAME

BASIS, talk to him about your business. (Very likely, he'll ask you about what you do for a living FIRST. Then you can take that opportunity to explain the company to him.)

- **BE ALERT TO WHAT'S GOING ON AROUND YOU.**

Example: You see a department store manager handle a difficult situation well. You think he'd make a good recruit. Go over and introduce yourself and tell him so. "You certainly handled that situation well. You seem to have a real touch with people. By the way, my name's John Smith." You've started to build a new friend!

- **WHEN SOMEONE HELPS YOU.**

Send a short note in the mail letting them know how much you appreciated their help. Make someone feel Special and they will respond to you forever.

Ways to Prospect

Fundamentals of Prospecting: "There are no shortcuts to building something good and special" -Art Williams

Two ways to prospect:

- Recruiting first and then selling the recruit if he needs and wants the product. (You cannot require recruits to buy) OR
- Getting a client and then recruiting the client. (Both are effective and productive.)

Best market (Minimum — 4 points)

- Age 25 and up
- Married
- Children
- Employed with \$15,000 income
- Own a home

Recruit the “Natural Market”

This is important. Theoretically, you can recruit one person with 25 referrals in his natural market and never have to prospect, cold call or talk to a stranger again: Example:

1 Recruit = 25 Referrals (natural market) = 10 Completed Appts = 8 Sales & 4 Recruits.

4 Recruits = 100 Referrals (natural markets) = 40 Completed Appts = 32 Sales & 16 Recruits.

16 Recruits = 400 Referrals (natural markets) = 160 Completed Appts = 128 Sales & 64 Recruits.

64 Recruits = 1600 Referrals (natural markets) = 640 Completed Appts = 512 Sales & 256 Recruits.

Do you now see how important it is that you always get your new recruits TOP 25 list?

Best Prospects

- Always - REFERRALS. It is impossible to win long-range unless you learn how to get and use referrals.

Best Referrals

- The new client's or recruit's natural market

Protect the referrals

- Train your new recruit on how to set appointments. Role play and make sure they know what to say. Also make certain that they know how to overcome the most common objections.
 - Try to be by your new recruit's side while they make calls. Coach them through the process of setting up appointments.

Where to recruit

- Always across the kitchen table with husband and wife present

How long is the recruiting process?

- Minimum of 10 to 15 HOURS.
- Go to lunch with your new recruit.
- Go out after the opportunity meeting to get to know them. Build the relationship solid.

Steps for working with referrals

- Meet referrals face to face across the kitchen table with a new recruit present.
- Complete the FNA with a commitment
- Close the referral's personal sale
- Recruit the referral
- Get the new recruit off to a fast start
- Get the new recruit and spouse to the next opportunity meeting or Saturday training

Natural Market

- **Always face-to-face**
- Never by phone or mail - is only EXCEPTION contacting referrals...

Always in teams (2 people)

- Never sell alone.
- The new recruit's presence adds credibility.

Kinds of referrals from new recruit's natural market.

- Best friends
- New recruit calls and makes appointment to take you over to the prospect's house. Unlicensed recruits may not discuss insurance.
- Good 4 and 5 points (Points: Age 25 and up, married, children, employed with income of \$15,000, own home)
- You and new recruit go on appt together.
- Always make sure that the husband and wife are present before you start your presentation.

Purpose of the Client Night

- To reinforce the concept and opportunity and show the bigness of Primerica.

10 ways to expand your business

- Top 25 name list – Family, friends, co-workers, home owners, parents with kids, wedding list, reunions, etc.
- Referrals - Like a good movie, good restaurant, who do you know - just ask.
- Group Presentations - Schools, businesses, police dept, fire dept, churches, etc...Group Presentation = 90% FNA results!!!
- Cold Calling local businesses to prospect & recruit managers or employees.
- Networking with other Professionals – Real Estate, CPA, Tax Preparers, Landscapers, Contractors, Pool people, Roofers, loan officers, etc.
- Calling Business, HR departments (State of WI., Social Services, Dentist & Doctor offices, Home Depot, Law enforcement, Fire Dept.), How about your work place?
- Job Fairs, Home Shows, Church Events, School Events, PTA meetings, Community Events, Chamber of Commerce, etc.
- Business Owners - Introducing yourself and your Profession. In Person – We're Expanding in the Area & I wanted to introduce myself & leave you my business card.
- Business Cards - Do you keep your career options open if the money was right? Or Net- work Services.
- Surveying - Hi, I'm with Primerica & we're surveying this area to see if it is feasible for us to open new office, do you have 30 seconds to help me with a quick survey? Thanks
- Phone Scripts - Expanding new office script, investments script (Roth IRA)
- Prospecting as you go - Learn the 3 foot rule, ask for business cards all the time, look for name tags, SMILE - say hi or hello, become a friendly person, start a conversation before asking any business questions - find some common grounds, etc.

Ask questions & answer with questions to control the conversation.

How to Set Appointments

Recruit's Natural Market: "The best way to help your new recruit build a business is through his natural market." -Art Williams

E.T.H.O.R.

Excited - I'm really excited about my new career.

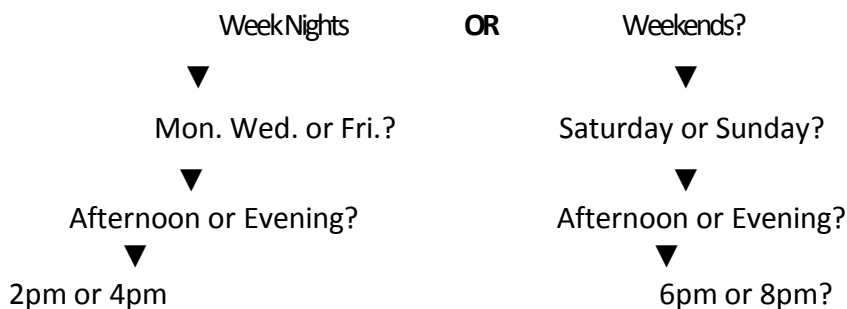
Training - I'm going through training right now.

Opinion - I value your opinion so I'd like to visit with you.

Help me - In order to get my certification. I need your help.

Referrals - You might know someone that I can help.

Are the Weekends or Weeknights Better for You?



Now _____, could you please put this on your calendar because I'll be bringing my trainer with me and it's important that you and (spouse) are both there? My credibility with my trainer is really important, please don't stand me up. Thank you for helping me and I'll see you _____ at _____.

Common Objections:

What is it?

It is **Financial Services** and it is really too involved to go into over the phone. I'll just show you _____ evening, okay? By the way, all I want is your honest opinion. You will help me, won't you? (Don't pause) Because if you asked me for my help, I'd help you. **WFA** Thanks again and I'll see you and (spouse) on _____ at _____.

**Just Remember that if a new recruit is setting up appointments in their warm market and they have credibility, NO warm market should tell them NO. All they want is help. If they are getting NO's it's because they are talking too much. They are giving too much information. Please caution them to keep it simple. If your warm market contact is giving you a hard time...you should say, "If I was stuck on the side of the road, would you pick me up? (Yes) "That's all I need is your help. If you were to pick me up, it would take a couple of hours. Well, all I need is an hour."
Teach your new recruit to get in the door anyway they can. Talk to your warm market in their language. Don't be afraid to guilt if you have to.

Understanding Your Market

“Working in the right market is critical to your Success. If you work in the right market, you will make money and build a solid business. If you work in the wrong market, you can work your rear-end off and never make money.”

- Age 25-55
- Married
- Children* (Must have)
- Homeowner
- Full-Time Job* (Must have)
- \$25,000 + Household Income

Qualified FNA Appointment:

Each one of these categories are worth one point. During your training, make sure you only see 3-6 pointers. Appointment must be done at the client’s home. Appointment must be qualified. (Must have young kid(s) and have full-time job.) FNA must be completed. If there is ever a question on setting up an appointment, please ASK.

What the Secret?

Show up to all meetings and Big Events. Bring new guests to Opportunity nights. Set appointments with your trainer in your Market. Become a Client. Get your Spouse involved. Get your new recruits to show up. Be excited. Self-Improve. Be Coachable. Be a Team Player. Have Fun!

Keys to Success

Everybody Wants to be somebody • Always Treat People Good • Always Build Personal Relationships • Remember Praise and Recognition • Stand for Something • Have a Total Commitment • Be a Crusader • Always be Positive • Have a Vision • Never be Afraid to Fail • Do it First • Always Do What You Say You’re Going to Do • Never Give Up!

More Keys to Winning

Get 6 appointments done FAST (to set the example for your future team)
Keep setting up appointments • Get in School • Get licensed FAST • Develop a positive attitude
Get focused on activity • Give your efforts time to compound—focus on WIDTH (25 licensed directs fast) - this is a business of delayed gratification - you see the results from the work you’re doing today 90 days from now • Never, ever, ever, give up. Have Discipline: Do The Things That Others Won’t So You Can Live the Life Others Can’t.

What are you looking for?

People like you, who are... Money Motivated • Have extra time • would like to increase their income in their off-hours • People that Like people • Dreaming of a better life • Successful, but not wealthy

- People that are coachable.

What are you selling?

Yourself • your interest in your new recruits • Belief in what you do • your conviction • your vision

Setting up Appointments - Objections

"I already have a financial planner"

Obviously you feel they are doing a good job. Don't you?

Client: Yes.

If you could do substantially better, you would want to, wouldn't you?

Client: Of course.

Well, Mr. Smith all I am requesting is that you explore that possibility. Mr. Smith all I would need to do is look at your current financial program, do an analysis and if I can make a substantial difference you can then improve your program, if not you wouldn't have invested anything. Is that fair?

Client: Yes

Mr. Smith all I will need to do is pop by, ask you a few questions and then we will go from there. Is usually the weekends or weeknights better for you? {Assume, Assume, Assume}

Client: Weeknights.

Great! Is Monday or Wednesday better for you?

Client: Monday

OK I will see you Monday at 8pm.

"Can you mail me some information?"

I sure could. But may I ask you a question? Are you concerned that I might ask you to get involved in something that you don't really want to, or that I may waste your time?

Client: Well yes.

Let me assure you that if I can't show you how we can save you from several hundred to several thousand dollars, then I won't even ask you for your business. Is that fair enough?

Client: Yes that's fair.

Great, I know you'll be very excited about what we have to offer. By the way, what day would be better for you Wednesday or Thursday?

"I really don't have time or I'm too busy."

I know how you feel Joe. We usually are so busy we don't want to spend any time that we feel won't benefit us. Do we?

Client: That's right.

On the other hand if the time spent would benefit us in a big way, especially financially, we would certainly want to invest the time, wouldn't you agree?

Client: I guess so.

I mean, if you had the opportunity to put an extra \$50,000 to \$100,000 in your pocket over the next 10 or 20 years, it would be prudent not to invest 30 to 45 minutes to find out how you could do that right? Client: Probably.

Joe, if after 20 minutes you don't see some things that offer tremendous value, I'll be happy to leave, does that sound fair?

Client: Yes... Great! Is the weeknights or the weekends usually better for you? Etc...

“I am happy with my current program or company.”

That's fine, Bill. I understand. Bill may I ask you a question? Is this your first program or have you made a change before?

Client: I made one change before and I don't want to change again.

So Bill were you happy with the change?

Client: Oh yes I am really happy.

So Bill if you received so much benefit from a change before, why would you deny yourself those same benefits again?

Client: Well I am just pretty satisfied right now.

I understand Bill. but if there was an opportunity to substantially improve your current situation without it costing you more money than you are currently investing and Bill I am talking about tens of thousands of additional dollars in your family's hands over the long run, it would be in your best interest to at least explore that possibility, wouldn't you agree?

Client: I am still not sure.

Bill, I give you my word that if I can't improve your current situation substantially I won't even ask you to do business, is that fair enough?

Client: Yes.

Great Bill, I promise you it will be time well spent. I look forward to seeing you. Would Tuesday be all right or would Thursday be better?

“I have already talked with one of your representatives.”

Congratulations, then you're already a client, aren't you?

Client: Well no.

I am sorry I apologize, they must not have done a thorough job and shown you that we have the finest and the most competitive products in the industry or you would be a client already. By the way, were you aware that we typically save our clients from \$300.00 to \$5,000.00 per year on insurance and taxes? Did you know that our company has saved families thousands in interest payments and gotten families out of Debt years and years earlier?

W.F.A. Well No.

We do that by making simple changes from the products and services that you are now using. Now if you could put an extra 100K in your pocket over your lifetime, would it be worth your while to explore that possibility?

Client: I think so.

Great, what day would be best Thursday or Friday?

Closing Techniques

► To convert *stress* into **energy** and **emotion**, play the numbers game with the word **no**.

1 closed sale = \$1,000

5 qualified contacts = 1 closed sale

1 yes and 4 no's

Thus, each no is worth \$250

► What are your recruits or clients biggest fears? Fear of...

-you

-making a mistake

-being lied to

-unknown

-losing face

A WINNERS MINDSET:

- I never see failure as failure, but only as **A LEARNING EXPERIENCE.**
- I never see failure as failure, but only as **THE NEGATIVE FEEDBACK I NEED TO CHANGE COURSE IN MY DIRECTION.**
- I never see failure as failure, but only as **AN OPPORTUNITY TO DEVELOP MY SENSE OF HUMOR.**
- I never see failure as failure, but only as **AN OPPORTUNITY TO PRACTICE MY TECHNIQUES AND PERFECT MY PERFORMANCE.**
- I never see failure as failure, but only as **THE GAME I MUST PLAY TO WIN.**

-Tom Hopkins

MORE PROSPECTING IDEAS

PROSPECTING DEFINITION: SIMPLY GETTING THE NAME, NUMBER AND POSSIBLE ADDRESS FROM A PROSPECT FOR FUTURE CONTACT. IT IS NOT DEFINED AS RECRUITING, INVITING OR ANYTHING MORE THAN THE ABOVE DEFINITION.

PROSPECTING AND MARKETING OPPORTUNITIES:

1. NATURAL MARKET
2. REFERRALS
3. RECRUITING / FIELD TRAINING
4. REVISITATION
5. RESUMES
6. ORGANIZATIONS / CLUBS
7. SEMINARS: CHURCHES / WOMEN / FINANCIAL / COMPANY SPONSORED
8. SHOWS
9. KIDS / SCHOOL FUNCTIONS
10. UNIVERSITIES / INTERNSHIPS
11. COURTHOUSE RESEARCH
12. DATA BASE LIST
13. RETIREMENT PLANS
14. BUSINESS/ CONTRACTOR \$MART MARKETING
15. NETWORKING
16. BROCHURES
17. SPONSORSHIPS
18. COLD MARKET: FISH BOWLS / DIRECTORIES / LISTS
19. ADVERTISING

PROSPECTING SMALL BUSINESS RETIREMENT PLANS & SCHOOL DISTRICTS

SMALL BUSINESS RETIREMENT PLANS

A) Mission Statement: To help educate employees about how money works and to solve fundamental financial problems that keep families from becoming debt free and retiring in complete financial security.

- Create Retirement Plan Elite Team

B) Knowledge = CONFIDENCE
Applied Knowledge = SUCCESS

Resources at Primerica . . .

- Retirement Plans Resource Center on POL
- AUM's
- Mutual Fund Retirement Plan Department – Golden Circle
- Other Recommended Resources:

Pension Primer by: Catherine Lewis

Practical Prosperity by: Catherine Lewis

C) Build a Personal resume - **Testimonial Letters**

D) Work in your market

- Drop – Bye's (Walk-a-bouts)
- Farmed Market (Your prior profession)
 - If you were a plumber . . . talk to plumbers
 - If you owned an auto body shop . . . talk to auto body businesses

E) Warm Market & Referral Markets

- Who do you know that owns a business?
- Who handles the benefit plans for your company?
- Steps to Qualification:
 - 1) What do you like about your plan?
 - 2) What would you like to see improved?
 - 3) Do you give / get a Christmas bonus?

F) Make the Call

- Our Uniqueness . . .
 - 1) No Cost / Low Cost Administration (Simple / PrimeBuilder)
 - 2) Use Very Little Employees Paid-time
 - 3) Financial Needs Analysis (FNA)
 - a) 404(c) rule of fiduciary responsibility
 - Education
 - Communication
 - Provide Broad Base of Investment Choices
 - b) Increase # of Employees who Participate
Increase % of Income Contributed
Increase Loyalty
Increase “Stickability”
- EMPLOYER becomes a HERO to their employees
 - 1) Don’t just provide income
 - 2) Provide EDUCATION
 - 3) System that employees can become Debt Free and Retire with complete Financial Security

SCHOOL DISTRICTS

Mutual Fund vs. Annuities

- HUGE Competitive Edge
 - 3:30 Seminars – to one-on-one follow-up
 - 4:00 appointments – during school year
Daytime appointments during the summer
- Recruiting GOLD MINE
 - 50+ MARKET (ROLLOVERS, ROLLOVERS, ROLLOVERS)
 - 55 IS TOO YOUNG TO RETIRE (RECRUIT, RECRUIT, RECRUIT)
 - JR. HIGH AND JV COACHES that don’t have a chance to be VARSITY &/or HEAD COACH

FINANCIAL SOLUTIONS

“We help people MAKE, SAVE and ACCUMULATE Money.”

Income Tax Savings

Tax Refund Distribution
Qualified Plans
Deductible Interest
Children Under 17

Increased Cash Flow

\$125 / Month

Consumer Debt

	<u>Balance</u>	<u>Monthly Payment</u>
1 st Mortgage	\$80,000	\$615
Other Debt (Car, credit cards, Installment)	\$20,000	\$455
Totals	\$100,000	\$1,070
Restructure Debt + tax deductible interest	\$100,000	\$768

\$302 / Month

Lower Insurance Costs

Auto – Home – Life – Other

\$54 / Month

The Bottom Line

Total Savings

By the use of asset management techniques
Identified through the use of a complimentary
Financial Needs Analysis, money is freed up to
Get debt free and become Financially Independent.

\$481 / Month

	<u>20 YEARS</u>	<u>30 YEARS</u>
\$481 / Month Invested	6% = \$222,241	6% = \$483,171
	10% = \$365,256	10% = \$1,087,294
	12% = \$475,831	12% = \$1,681,077

Can you see how someone could benefit from having an FNA done for them?

PROSPECTING

THE BICYCLE APPROACH – 6 QUESTIONS

1. Are you making all the money you want?
2. Are you saving all the money you need to?
3. Do you pay taxes? Would you be interested in lowering the amount of taxes you pay?
4. Are you sending your children to the particular school of your choice?
5. Would you be interested in retiring earlier than you currently plan?
6. If we could help you in these areas, would you be interested?

THE HOW TO'S OF RECRUITING

GREAT QUESTIONS TO ASK PRIOR TO A KITCHEN TABLE OR INTERVIEW.

1. I am curious, what caused you to meet with me today?
2. Joe, what is it about Primerica that appeals to you the most?
3. Not to be assumptive, but if you could succeed with us, what would you do with the income that's generated?
4. What kind of work do you do now?
5. How do you like it?
6. How long do you see your self there?
7. If you could change something about your work, what would it be?
8. What would an extra \$500 - \$1,000 a month mean to your family?
9. Are you the type of person that keeps an eye open to the other opportunities?
10. Have you ever thought about running your own business?

FINANCIAL FITNESS CHECKUP

	YES	NO
1. Are you using more and more of your income to pay your debt?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you make only the minimum payments due on your credit cards and loans each month?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are you near, at, or over the credit limit on your credit cards?	<input type="checkbox"/>	<input type="checkbox"/>
4. Are you paying your bills with money intended for other things?	<input type="checkbox"/>	<input type="checkbox"/>
5. Are you borrowing money or using credit cards to pay for things you used to buy with cash?	<input type="checkbox"/>	<input type="checkbox"/>
6. Do you often pay your bills late?	<input type="checkbox"/>	<input type="checkbox"/>
7. Are you dipping into your savings to pay current bills?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you robbing Peter to pay Paul?	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you using multiple credit cards to pay debts?	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you rolling debt from one card to the next . . . hit the wall . . . run out of credit?	<input type="checkbox"/>	<input type="checkbox"/>
11. Do you put off visits to the doctor or dentist because you can't afford them?	<input type="checkbox"/>	<input type="checkbox"/>
12. Has a collection agency called recently about overdue bills? Are you threatened with repossession, garnishment or legal action?	<input type="checkbox"/>	<input type="checkbox"/>
13. Are you working overtime or a second job to make ends meet?	<input type="checkbox"/>	<input type="checkbox"/>
14. If you or your spouse lost your job, would you be in financial trouble right away?	<input type="checkbox"/>	<input type="checkbox"/>
15. Are you unable to invest in your financial future because of debt?	<input type="checkbox"/>	<input type="checkbox"/>
16. Do you and your spouse fight about money? Do you worry about money a lot?	<input type="checkbox"/>	<input type="checkbox"/>

ICE BREAKERS

1. Are you doing anything _____ night? Great . . .
2. Are you making all the money you want?
3. If the money were right, would you consider a career change?
4. How would you like to double your income?
5. If an hour of your time would change your financial picture, how long would it take to set aside that hour?
6. If I knew there was someone stealing money from you, would you want me to tell you about it or keep it a secret?
7. Are you the type of person that keeps your ear to the ground for an opportunity?
8. If you found a way to become financially independent, would you tell me about it? Yes. If I found a way to become financially independent, would you want me to tell you about it?
9. If you saw a way to increase your income \$20 - \$30,000 a year without any overhead, would that interest you?
10. I've got something to run by you & get your opinion on, are you free _____?
11. Have you ever looked at ways to increase your annual income?
12. Are you getting paid what you're worth? Would you like to be?
13. I need your help . . .
14. Are you in a position right now, that you could come up with an extra 8 - 12 hours/wk. if it meant an extra \$1,000 or more a month?
15. If you could predict the future, could you become wealthy? If I found out something that was a sure thing, would you want me to let you in on it or keep it a secret?

Bullet points for Little Red Wagon, Shane Rudman

(No more than 90 seconds)

I. You must believe where you are going.

a. Do you believe that the opportunity is real if you choose to do everything that is necessary to take advantage of it?

II. Develop confidence and belief

III. People join because of **YOU**, not Primerica

IV. You don't realize how Powerful your Personal story really is

V. Understand what you truly got your hands on.

VI. Draw out where you would like to go in Primerica if there were **no** mental barriers in your mind

a. Examples of Mental Barriers are fear of failure, rejection, what others think, not good enough, someone like me can't do it and other excuses.

b. What would your team look like? How many RVP's, in how many cities, making how much money, making you how much money

c. Must help others get what they want to get what you want

d. Draw out your income. People understand income ...they think about it all the time

VII. Sell it BIG. You must have Vision.

a. People don't want another part time job

VIII. Put it into Words! After drawing it out, put it in to words, simple, efficient

(90 secs max) and passionately.

IX. Start saying the Words out loud! Start acting or pretending. Again and again and again and again. Practice in front of a mirror. Practice looking straight in the eye.

X. Then start saying the Words to people.

a. It will be tough because you don't believe it.

b. Will feel like a lie because you aren't sure you really believe

c. First time you say it to another person, they will believe it. Then you will start believing it.

XI. When do you use the Little Red Wagon Story?

a. At the end of all interviews

b. At the end of all day time appointments

c. At second time appointment when closing a recruit

d. Never at a 1st time Kitchen Table